

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kelly Ann Davis
Debtor

Case No. 20-03123-RNO
Chapter 7

District/off: 0314-5
Date Rcvd: Feb 08, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2021:

Recip ID	Recipient Name and Address
db	Kelly Ann Davis, 525 Miller St, Eynon, PA 18403-1213
5368129	Archbald Community Ambulance & Rescue, 195 Delaware St, Archbald, PA 18403-1951
5368135	Commonwealth Health, Attn: Billing, 1400 Main St, Peckville, PA 18452-2078
5368136	Consumer Adjustment Co, 514 Earth City Plz, Earth City, MO 63045-1312
5368127	Davis Kelly Ann, 525 Miller St, Eynon, PA 18403-1213
5368137	Durham & Durham LLP, 5665 New Northside Dr Ste 510, Atlanta, GA 30328-4649
5368128	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5368139	Pennsylvania Physician Services, 700 Quincy Ave, Scranton, PA 18510-1724
5368140	Pennymac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
5368141	+ Pennymac Loan Services, LLC, Attn: Correspondence, Unit PO Box 514387, Los Angeles, CA 90051-4387
5368142	Peoples Sec Bank & Tru, 82 Franklin Ave, Hallstead, PA 18822-9780
5368143	Professional Account Services Inc, PO Box 188, Brentwood, TN 37024-0188
5368144	Regional Hospital, Attn: Billing, 746 Jefferson Ave, Scranton, PA 18510-1624
5368149	Visa, PO Box 4521, Carol Stream, IL 60197-4521

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Feb 08 2021 23:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5368130	EDI: CITICORP.COM	Feb 08 2021 23:53:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
5368131	EDI: CITICORP.COM	Feb 08 2021 23:53:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
5368132	EDI: WFNNB.COM	Feb 08 2021 23:53:00	Comenity Bank/Inbryant, PO Box 182789, Columbus, OH 43218-2789
5368133	EDI: WFNNB.COM	Feb 08 2021 23:53:00	Comenitycapital/Big Lot, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
5368134	EDI: WFNNB.COM	Feb 08 2021 23:53:00	Comenitycapital/biglot, PO Box 182120, Columbus, OH 43218-2120
5368145	EDI: RMSC.COM	Feb 08 2021 23:53:00	Syncb/American Eagle, PO Box 965005, Orlando, FL 32896-5005
5368146	EDI: RMSC.COM	Feb 08 2021 23:53:00	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
5368645	+ EDI: RMSC.COM	Feb 08 2021 23:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5368147	EDI: RMSC.COM	Feb 08 2021 23:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
5368148	+ EDI: USBANKARS.COM	Feb 08 2021 23:53:00	U.S. Bancorp, Attn: Bankruptcy, 800 Nicollet

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5368138 EDI: USBANKARS.COM

Feb 08 2021 23:53:00

Mall, Minneapolis, MN 55402-7014

Elan Financial Service, PO Box 790408, Saint Louis, MO 63179

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2021 at the address(es) listed below:

Name	Email Address
Jason Paul Provinzano	on behalf of Debtor 1 Kelly Ann Davis MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Mark J. Conway (Trustee)	PA40@ecfcbis.com mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Kelly Ann Davis**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:20-bk-03123-RNO**

Social Security number or ITIN xxx-xx-3354

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

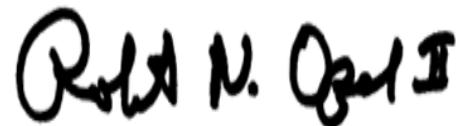
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kelly Ann Davis
aka Kelly A. Davis, aka Kelly Davis

By the
court:

2/8/21



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.